

Information to identify the case:Debtor 1 **Thomas Lee Cole**Social Security number or ITIN **xxx-xx-3841**

First Name Middle Name Last Name

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 April 18, 2016**Case number: **16-71348-SCS****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas Lee Cole	
2. All other names used in the last 8 years	fdba Uber, fdba Lyft	
3. Address	5540 Berry Hill Road Norfolk, VA 23502	
4. Debtor's attorney Name and address	Pro Se	
5. Bankruptcy trustee Name and address	John C. McLemore John C. McLemore, P.C. 500 E. Main Street, Suite 1210 Norfolk, VA 23510	Contact phone 757-625-4300 Email: ch7trustee@verizon.net

For more information, see page 2 >

Debtor **Thomas Lee Cole**

Case number **16-71348-SCS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	600 Granby St., Room 400 Norfolk, VA 23510 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 757-222-7500	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: April 19, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 25, 2016 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: July 25, 2016 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Thomas Lee Cole**

Case number **16-71348-SCS**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Thomas Lee Cole
 Debtor

Case No. 16-71348-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: gibbsl
 Form ID: 309A

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Apr 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2016.

db
 13336734 +Thomas Lee Cole, 5540 Berry Hill Road, Norfolk, VA 23502-3633
 13336738 AT&T WIRELESS, ATT DRIVE, NORFOLK, VA 23502
 13336739 CAPITAL ONE BANK ACCOUNT, CAPITAL ONE DRIVE, MC LEAN, VA 22102
 13336740 CAPITAL ONE CREDIT CARD, CAPITAL ONE DRIVE, MC LEAN, VA 22102
 13336740 +CHECK INTO CASH, PO BOX 550, CLEVELAND, TN 37364-0550
 13336745 +CREDIT COLLECTION SERVICES - WELLS FARGO, 2 WELLS AVENUE, NEWTON CENTER, MA 02459-3246
 13336744 +FIRST VIRGINIA FINANCIAL SERVICES, 1349 KEMPSVILLE ROAD, VIRGINIA BEACH, VA 23464-6176
 13336747 +GE CAPITAL BANK - WALMART, PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 12914,
 NORFOLK, VA 23541-0914
 13336743 GE CAPITAL RETAIL BANK - GAP, PORTFOLIO RECOVERY ASSOCIATES, NORFOLK, VA 23541
 13336742 +GE CAPITAL RETAIL BANK -PAYPAL SMART CONNECT, UNIVERSITY FIDELITY, LP, PO BOX 941911,
 HOUSTON, TX 77094-8911
 13336749 +HERBERT WYCHE, ESTATE OF, GEOFF MCDONALD & ASSOCIATES, 3315 WEST BROAD STREET,
 RICHMOND, VA 23230-5007
 13336736 SPRINT WIRELESS, SPRINT DRIVE, NORFOLK, VA 23502
 13336748 THE LOAN STORE, 2607 VIRGINIA BEACH BLVD, VIRGINIA BEACH, VA 23452
 13336750 TIMOTHY HARVEY, KALFUS & NACHMAN, PO BOX 128969, NORFOLK, VA 23841
 13336735 TMOBILE, TMOBILE DRIVE, NORFOLK, VA 23502
 13336733 WOODFOREST NATIONAL BANK, WOODFOREST DRIVE, NORFOLK, VA 23502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: BJCMCLOMORE.COM Apr 20 2016 01:53:00 John C. McLemore, John C. McLemore, P.C.,
 500 E. Main Street, Suite 1210, Norfolk, VA 23510-2204
 13336741 +E-mail/Text: opsq_a_usbankruptcy@cashnetusa.com Apr 20 2016 02:00:33 CASHNETUSA,
 PO BOX 643990, CINCINNATI, OH 45264-0309
 13336746 +EDI: IIC9.COM Apr 20 2016 01:53:00 IC SYSTEM - COX COMMUNICATIONS, PO BOX 64378,
 SAINT PAUL, MN 55164-0378
 13336737 +EDI: VERIZONWIRE.COM Apr 20 2016 01:53:00 VERIZON WIRELESS, 3601 CONVERSE DRIVE,
 WILMINGTON, NC 28403-6182

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2016 at the address(es) listed below:

John C. McLemore ch7trustee@verizon.net; VA36@ecfcbis.com;barbara_ch7@verizon.net
 TOTAL: 1